

Certificate Number: 16339-PAE-DE-038100594

Bankruptcy Case Number: 23-13877



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 15, 2024, at 10:19 o'clock PM EST, Vedaj Padman completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 15, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor